

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO
00 JUN 12 PM 1:13

IN RE

RECEIVED AND FILED

MARIA ANTONIA DIAZ SOTO

CASE NO. 00-6809
CHAPTER 13

DEBTOR

ESL

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER CHAPTER 13
AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that **MARIA ANTONIA DIAZ SOTO** has filed a petition under Chapter 13 of Title 11, United States Code on JUN 12 2000

Pursuant to the provisions of 11 USC §362, the filing of the petition by the above-named debtors operates as a stay of the commencement or continuation of any court or other proceeding against the debtors, of the enforcement of any judgment against them, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtors, and of any court proceeding commenced for the purpose of rehabilitation of the debtors or the liquidation of their estate.

You are further notified that under Bankruptcy Act, 11 U.S.C. §1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtors from any individual that is liable on such debt with the debtors.

This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this JUN 12 2000



CELESTINO MATTA-MENDEZ, CLERK
U.S. BANKRUPTCY COURT

By: *[Signature]*
DEPUTY CLERK

6809-E
Voluntary Petition

FORM B1

UNITED STATES BANKRUPTCY COURT
PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION

NAME OF DEBTOR (if individual, enter Last, First Middle):

Diaz Soto, Maria Antonia

NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle):

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS
(include married, maiden, and trade names):

NONE

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS
(include married, maiden, and trade names):

00-06809

SOC. SEC./TAX I.D. NO. (if more than one, state all):
583-58-4010

SOC. SEC./TAX I.D. NO. (if more than one, state all):

STREET ADDRESS OF DEBTOR:

Bo San Salvador
Sector Anon
Caguas PR

Ph:

STREET ADDRESS OF JOINT DEBTOR:

COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS:
CAGUAS

COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS:

MAILING ADDRESS OF DEBTOR:

HC 04 Box 47800
Caguas PR 00725

MAILING ADDRESS OF JOINT DEBTOR:

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above):
NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

TYPE OF DEBTOR (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other _____

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH
THE PETITION IS FILED (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- ☒ Consumer/Non-Business ☐ Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. §101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)

FILING FEE (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS: ☒ 1-15

ESTIMATED ASSETS (thousands): ☒ \$0 to \$50,000

ESTIMATED DEBTS (thousands): ☒ \$0 to \$50,000

RECEIVED AND FILED
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ORDERED

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Voluntary Petition (This page must be completed and filed in every case)		NAME OF DEBTOR(S): FORM B1, Page 2 <i>Maria Antonia Diaz Soto</i>	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: <i>NONE</i>	CASE NUMBER:	DATE FILED:	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR: <i>NONE</i>	CASE NUMBER:	DATE:	
DISTRICT:	RELATIONSHIP:	JUDGE:	
SIGNATURES			
SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <i>X Maria A. Diaz Soto</i> Debtor: <i>Maria Antonia Diaz Soto</i> <i>X</i> Joint Debtor: Telephone No. (if In Pro Per): Date: <i>06-09-00</i>		SIGNATURE OF DEBTOR (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <i>X</i> Signature of Authorized Individual Name: Title: Date:	
SIGNATURE OF ATTORNEY <i>X</i> <i>Roberto Figueroa-Carrasquillo</i> Attorney: <i>Roberto Figueroa-Carrasquillo</i> Bar No.: Firm Name: <i>Roberto Figueroa-Carrasquillo</i> Address: <i>PO BOX 193677</i> <i>SAN JUAN PR 00919-3677</i> Telephone No: <i>(787)744-7699</i> Date: <i>06-09-00</i>		SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name: Social Security Number: Address:	
EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter. <i>X</i> Attorney: Date:		<i>X</i> Signature of Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re *Maria Antonia Diaz Soto*

Case No. 00-
Chapter 13
Debtor

Attorney for Debtor: Roberto Figueroa-Carrasquillo

LIST OF CREDITORS

#	Creditor	Claim and Security	Claim Amount
1.	Action Credit PO Box 363769 San Juan PR 00936-3769	conditional sales contract living and dining room sets	\$ 1,141.73
2.	Commoloco Apartado 89 Caguas PR 00726	consumer loan	\$ 3,821.25
3.	Island Finance Box 233 Caguas PR 00726	consumer loan	\$ 3,500.00
4.	Popular Finance calle Ruiz Belvis 35 Caguas PR 00725	consumer loan	\$ 2,000.00
5.	Puerto Rico Telephone Co PO Box 360998 San Juan PR 00936-0998	services	\$ 226.00
6.	The Associates Acosta 18 Caguas PR 00725	consumer loan	\$ 2,000.00

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re *Maria Antonia Diaz Soto*

Case No. 00-
Chapter 13
Debtor

Attorney for Debtor: Roberto Figueroa-Carrasquillo

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of
creditors is true and correct to the best of our knowledge.

Dated: 8-6-2000

Maria A. Diaz Soto
Debtor

Joint Debtor

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re *Maria Antonia Diaz Soto*

Case No. 00-

Chapter 13

/ Debtor

Attorney for Debtor: Roberto Figueroa-Carrasquillo

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
 - a) For legal services rendered, or to be rendered in contemplation of
and in connection with this case \$ 1,100.00
 - b) Prior to the filing of this Statement, Debtor(s) has paid. 55.00
 - c) Balance Due 1,045.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other.*
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None.*

Dated: 06-09-00

Respectfully submitted,

Attorney for Petitioner: *Roberto Figueroa-Carrasquillo*
PO BOX 193677
SAN JUAN PR 00919-3677

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re *Maria Antonia Diaz Soto*

Case No. 00-
Chapter 13
Debtor

Attorney for Debtor: Roberto Figueroa-Carrasquillo

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S ASSETS	S C H E D U L E D LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 4,000.00		
B - Personal Property	Yes	3	\$ 5,000.00		
C - Property Claimed As Exempt	Yes	1			
D - Creditor Holding Secured Claims	Yes	1		\$ 1,141.73	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 11,547.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,144.77
J - Current Expenditures of Individual Debtor(s)	Yes	<u>1</u>			\$ 1,044.77
Total Number of sheets in ALL Schedules > <u>12</u>					
Total Assets > \$			<u>9,000.00</u>		
			Total Liabilities > \$	<u>12,688.98</u>	

In re: Maria Antonia Diaz Soto / Debtor Case No. 00-

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
<i>Debtor owns a cement and zinc house structure located at family lot of land at Caguas PR</i>			\$ 4,000	NONE
Total			\$ 4,000	

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. [x] NONE			
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. [x] NONE			
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>living and dining room sets</i>			\$ 1,000
<i>One (1) bedroom set</i>			\$ 400
<i>One (1) TV SET</i>			\$ 400
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. <i>Clothing for debtor and dependents</i>			\$ 800
7. Furs and jewelry. [x] NONE			
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. 1989 Toyota Tercel			\$ 1,500
1984 Mazda			\$ 900

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

24. Boats, motors, and accessories.
[x] NONE

25. Aircraft and accessories.
[x] NONE

26. Office equipment, furnishings, and supplies.
[x] NONE

27. Machinery, fixtures, equipment, and supplies used in business.
[x] NONE

28. Inventory.
[x] NONE

29. Animals.
[x] NONE

30. Crops - growing or harvested.
[x] NONE

31. Farming equipment and implements.
[x] NONE

32. Farm supplies, chemicals, and feed.
[x] NONE

33. Other personal property of any kind not already listed.
[x] NONE

Total \$ 5,000

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
[x] 11 USC 522(b)(1): Exemptions provided in 11 USC 522(d).

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
Debtor owns a cement and zinc house structure located at family lot of land at Caguas PR	11 USC 522(d)(1)	\$ 4,000	\$ 4,000
<u>Household goods and furnishings</u>			
One (1) bedroom set	11 USC 522(d)(3)	\$ 400	\$ 400
One (1) TV SEt	11 USC 522(d)(3)	\$ 400	\$ 400
<u>Wearing apparel</u>			
Clothing for debtor and dependents	11 USC 522(d)(3)	\$ 800	\$ 800
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
1989 Toyota Tercel	11 USC 522(d)(2)	\$ 1,500	\$ 1,500
1984 Mazda	11 USC 522(d)(2)	\$ 900	\$ 900

In re: Maria Antonia Diaz Soto / Debtor Case No. 00-

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. 8622048415 Action Credit PO Box 363769 San Juan PR 00936-3769	conditional sales contract living and dining room sets Value: \$ 1,000.00	\$ 1,141.73	\$ 141.73

No continuation sheets attached

Subtotal: \$ 1,141.73
Total: \$ 1,141.73

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

[] **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

[] **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

[] **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

[] **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

[] **Deposits by individuals**

Claims of individuals up to \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

[] **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

[] **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

[] **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re: Maria Antonia Diaz Soto

/ Debtor

Case No. 00-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 08778099 Commoloco Apartado 89 Caguas PR 00726	consumer loan	\$ 3,821.25
2. Account No. 5004074980 Island Finance Box 233 Caguas PR 00726	consumer loan	\$ 3,500.00
3. Account No. 14217138 Popular Finance calle Ruiz Belvis 35 Caguas PR 00725	consumer loan	\$ 2,000.00
4. Account No. 2868711 Puerto Rico Telephone Co PO Box 360998 San Juan PR 00936-0998	services	\$ 226.00
5. Account No. The Associates Acosta 18 Caguas PR 00725	consumer loan	\$ 2,000.00 *Has Codebtor

No continuation sheets attached

Subtotal: \$ 11,547.25
Total: \$ 11,547.25

In re: Maria Antonia Diaz Soto / Debtor Case No. 00-

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

<u>Name and Address of Other</u>	<u>Notes of Contract or Lease</u>
<u>Parties to Instrument</u>	<u>and Debtor's Interest</u>

☒ No executory contracts or unexpired leases.

In re: Maria Antonia Diaz Soto / Debtor Case No. 00-

SCHEDULE H - CODEBTORS

<u>Name and Address of Codebtor</u>	<u>Name and Address of Creditor</u>
Martin Diaz Soto	The Associates Acosta 18 Caguas PR 00725

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
Yaritza Torres Diaz	17y	daughter
Joel Torres Diaz	19y	son

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	Operator	None
Name of Employer:	Howard Pants	
How Long Employed:		
Employer Address:	Juncos PR	

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 892.66	\$ 0.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
<u>SUBTOTAL</u>	<u>\$ 892.66</u>	<u>\$ 0.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 133.89	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 133.89</u>	<u>\$ 0.00</u>
<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 758.77</u>	<u>\$ 0.00</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance		
Social Security benefits	\$ 0.00	\$ 360.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Social Security for child	\$ 0.00	\$ 26.00
<u>TOTAL MONTHLY INCOME</u>	<u>\$ 758.77</u>	<u>\$ 386.00</u>
<u>TOTAL COMBINED MONTHLY INCOME</u>	<u>\$ 1,144.77</u>	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes <u> </u> No <u>x</u>		
Is property insurance included? Yes <u> </u> No <u>x</u>		
Utilities: Electricity and heating fuel	\$	65.00
Water and sewer	\$	45.00
Telephone	\$	0.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	20.00
Food	\$	404.77
Clothing	\$	65.00
Laundry and Dry cleaning	\$	15.00
Medical and Dental expenses	\$	25.00
Transportation (not including car payments)	\$	95.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	40.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	\$	0.00
Installment payments: (Do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other School expenses	\$	150.00
Lunch at work	\$	65.00
Barber and beauty salon \$35; auto maint. \$20	\$	55.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>1,044.77</u>

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$	1,144.77
B. Total projected monthly expenses	\$	<u>1,044.77</u>
C. Excess income (A minus B)	\$	<u>100.00</u>
D. Total amount to be paid into plan Monthly	\$	<u>100.00</u>

In re: Maria Antonia Diaz Soto / Debtor Case No. 00-

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 06-09-00

Signature

Maria A. Diaz Soto
Maria Antonia Diaz Soto, Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re *Maria Antonia Diaz Soto*

Case No. 00-
Chapter 13
Debtor

Attorney for Debtor: Roberto Figueroa-Carrasquillo

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Income, year to date: \$3,000.00
Last year: \$8,000.00
Year before: \$8,000.00
Source(s): *Income from employment*

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

☒ None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

☒ None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Roberto Figueroa-Carrasquillo*

Address: *PO BOX 193677*

Addr2: *SAN JUAN PR 00919-3677*

Date of payment:

Payor: *Maria Antonia Diaz Soto*

Payment/Value: *\$ 55.00*

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 06-09-00

Signature

Maria A. Diaz Soto
Maria Antonia Diaz Soto, Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Maria Antonia Diaz Soto
HC 04 Box 47800
Caguas PR 00725

00-06809

Roberto Figueroa-Carrasquillo
PO BOX 193677
SAN JUAN PR 00919-3677

Action Credit
PO Box 363769
San Juan PR 00936-3769

Commoloco
Apartado 89
Caguas PR 00726

Island Finance
Box 233
Caguas PR 00726

Popular Finance
calle Ruiz Belvis 35
Caguas PR 00725

Puerto Rico Telephone Co
PO Box 360998
San Juan PR 00936-0998

The Associates
Acosta 18
Caguas PR 00725

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE

MARIA ANTONIA DIAZ SOTO

DEBTOR

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00-06809
CASE NO. 00-
CHAPTER 13

NOTICE TO DEBTOR FILING A PETITION IN BANKRUPTCY

Upon the filing of the instant petition, the items checked were not submitted:

☐ Signature (Upon filing)

☐ Master Address List (Upon filing)

☒ List of Creditors (Upon filing)

☒ Employer ID Number and/or Social Security Number (Upon filing)

☒ Debtor's Attorney Disclosure Compensation Statement (Upon filing)

☐ Chapter 13 Plan (15 days)

☐ Schedules (15 days)

☐ Statement of Affairs (15 days)

You are hereby notified that upon failure to file the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

San Juan, Puerto Rico, this JUN 12 2000

BY ORDER OF THE COURT

CELESTINO MATTA-MENDEZ
Clerk of the Court

BY:


DEPUTY CLERK